

# INSURANCE RATES

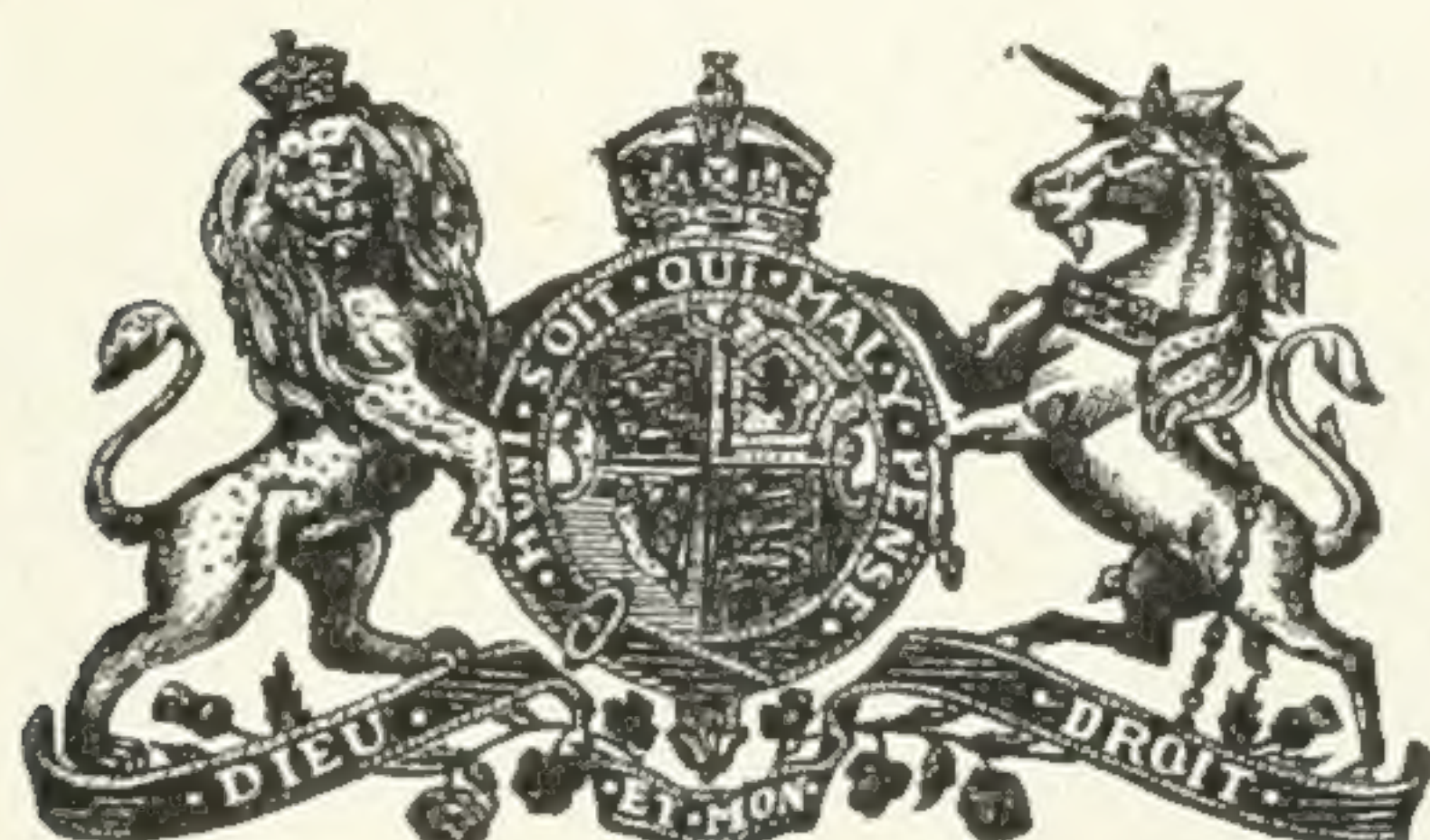
BETWEEN

CANADIAN ATLANTIC PORTS

AND

PORTS IN THE UNITED KINGDOM

*PRINTED BY ORDER OF PARLIAMENT*



OTTAWA

PRINTED BY C. H. PARMELEE, PRINTER TO THE KING'S MOST  
EXCELLENT MAJESTY

1913

[No. 89—1913.]







## INSURANCE.

No. "1" Insurance rates on Hulls (years 1903 to 1912) between Europe and the St. Lawrence, during season of navigation and for remaining part of season to St. John, N.B., Halifax, N.S.

No. "2" Insurance rates on Hulls (years 1903 to 1912) between Europe and United States Ports.

No. "3" Insurance rates on Provisions and Grain (years 1903 to 1912)  
No. "3a" between St. Lawrence and Liverpool, London, Glasgow, Bristol, Dublin, Leith and Manchester, also from Halifax, N.S., and St. John, N.B., New York and Boston; and by Furness and Manchester Line Steamers from Halifax, N.S., & St. John, N.B.

NOTE.—Prior to 1907 rates of insurance followed classes of ships A. B. C. D. E.—(see page 10)—and years average figures are used for purposes of comparison.

No. "4" Marine Underwriters Warranty Slips.  
Liverpool Slip Warranties.  
Time Warranties in use in London in 1899.

Nos. "5"  
& "6" Draft form of Policy.

No. "7" Extract of letter from Messrs Willis Faber & Co., London, respecting tramp steamers.

No. "8" Condensed Comparison of Insurance rates on Cargo via St. Lawrence & via New York, &c., for years 1906–1912 inclusive.

No. "9" Comparison of Marine Insurance Rates on Grain from Montreal and from New York in the years 1900 and 1912.

No. "10" Minimum net insurance rates on exports by Steamers from Opening of Navigation 1900 to 1906.



## MARINE UNDERWRITERS WARRANTY SLIPS.

## I. LIVERPOOL SLIP WARRANTIES.

- (1) Warranted no British North America.
- (2) Warranted not be in the Baltic or White Sea between 1st October and 31st March, both days inclusive.
- (3) Warranted not to sail with over net tonnage of grain from any port in North America between 1st October and 31st March both days inclusive.
- (4) Warranted not to sail with over net register tonnage of ore, iron, or phosphate, to or from any port in North America between 1st September and 31st March both days inclusive.
- (5) Warranted no east of Singapore, excepting Java, Bangkok or Saigon.
- (6) Warranted no Bilbao.
- (7) Warranted not Straits of Magellan.

## II. TIME WARRANTIES IN USE IN LONDON IN 1899.

Warranted no British North America (ex Halifax for coaling).

Warranted no Baltic or White Sea, 1st October to 1st April.

Warranted no east of Singapore ex Java, Australia, Saigon, and Bangkok.  
21/- additional to cancel above warranties ex British North America, 1st. September to 1st. April (in some cases, ex British North America absolutely).

In cases of fine highly valued steamers there are added after the exceptions to the east of Singapore warranty the words "and out and home voyages to China and Japan."

1907.

## INSTITUTE WARRANTIES.

1907.

Warranted not to enter or sail from any port or ports, place or places, in British North America, except Halifax for purposes of coaling.

Warranted not to enter the Baltic beyond 13 deg. E. long. or sail from a loading port therein, between 1st. October and 1st. April.

Warranted not to enter the White Sea, or sail from a loading port therein, between 1st. October and 1st. April, and not to proceed East of Cape Kanin in the Arctic Ocean absolutely.

Warranted not to proceed East of Singapore (Java, Saigon, Bangkok, Australasia, and out and home voyages to China and Japan excepted).

On payment of an additional premium of                      per cent, all above Warranties to be cancelled except British North America between 1st. September and 1st. April and Cape Kanin Warranty.







HULLS.

Insurance rates for the years named of Liners Trading between Europe and the St. Lawrence during the season of navigation, and for remaining part of the season to St. John, (N. B.), Halifax, (N. S.), or Portland, Me.

LINE.	1903.	1904.	1905.	1906.
Allan..... (F.P.A. conditions throughout.)	80/-	75/- twins Victorian 80/- others.	75/-	85/- twins & triples. 90/- others.
C. P. R.....	4 Gs.	4 Gs.	4 Gs.	(c) Empresses 75/- Rest 80/- twins 4 Gs. single screws
Donaldson.....	No. 1-5 £7-10 Rest £9.	110/-	.....  £5	.....  90/-
Dominion.....	(Believe only a small amount insured in these years, but rates are			
Leyland.....	"	"	"	"
Elder Dempster.....	£6	£6	110/-	5 Gs.
Furness Withy and Manchester Liners.....	8 Gs.	8 Gs.	£8	£8
Thomson Line..... (Cairns, Noble & Co.)	No. 1-5 £8 No. 6-8 £10 No. 9-10 12 Gs.	No. 1-5 £7 No. 6-8 £9 No. 9-10 11 Gs.	No. 1-5 6 Gs. No. 6-8 8 Gs. No. 9-10 10 Gs.	No. 1-5 5½ Gs. No. 6-8 8 Gs. No. 9-10 10 Gs.
Oceanic Stm. Nav. Co.....	.....	.....	.....	.....

(a) Rates on Hulls (sheets Nos. 1 and 2) are given in shillings, pounds, and guineas per £100, (equal \$486.) Example 80/ (eighty shillings) equal \$19.47. Guinea is 21/.  
(b) Numbers of ships selected for Insurance at rates quoted.  
(c) Empresses stop at Quebec.  
(d) F. P. A. means "Free of particular average."  
(e) "Excess of 3%" means that owners bear loss up to 3%.  
(f) P. A. means "Particular average", indicating partial damage.



## HULLS.

1907.	1908.	1909.	1910.	1911.	1912.
As 1906.	(b) No. 1-7 80/- Rest 90/-	No. 1-7 80/- No. 8-10 85/- Rest 90/-	1-7 87/6 8-10 92/6 Rest £5	As 1910.	1-8 87/6 9-11 92/6 Rest £5
Empresses 75/ Rest 77/6 twins. 80/- single screws. 85/-	Empresses 751- Rest 87/6 twins. 90/- single screws. 80/-	Same as 1908. 80/-	Empresses 851- Rest—twins 97/6 Singlescrews £5. 80/-	Empresses £5 Rest—twins £5-7-6. Single screws £5-10. 80/-	Empresses 5 Gs. Rest—twins £5-7-6. Single screws £5-10. Not renewed yet.
not obtainable.		£5 twin screws. Cannot trace that anything has been done in these 5 Gs. single screws. years. (d) F. P. A.			
“	“				
110/-	110/-	6 Gs.	(e) £5 excess of 3% (f) P. A.	110s. excess of 3% P. A.	£6 excess of 3% P.A.
4 Gs.	80/-	80/-	88/- net.	97/6 net.	£6
As 1906.	As 1906.	No. 1 80/- No. 2 £5 No. 3-7 5½ Gs. No. 8-12 8 Gs.  Laurentic Megantic 751- F. P. A.	No. 1-5 5½ Gs. net No. 6-8 8 Gs. net No. 9 10 Gs. net  As 1909.	Various rates paid according to steamer.) from 110/- to 15 Gs.  As 1909.	£6 (In various rates.) £8 to £18  As 1909.

Where Underwriters quote a rate on Hulls, 10% and 5 % is usually allowed, 10% to the shipowner, and 5% to the broker.

In certain cases change in policy conditions account for change in rates, these are affected by a variety of conditions, ownership, new ships, &c.

Insurance not covered by Underwriters is undertaken by an Indemnity club, a mutual association of ship owners who take certain risks, such as under 3%, accidents to crew, &c.

Difference in rates some times occur through competition between Underwriters.



## HULLS.

Insurance rates for the years named of Liners Trading between Europe and the United States ports.

LINE.	1903.	1904.	1905.	1906.
Allan..... (F. P. A. conditions throughout)	80/-	75/- twins & Victorian. 80/- others.	75/-	85/- twins and triples. 90/- others.
Atlantic Transport.....	No. 1-4 50/- No. 5-13 60/- Rest 70/-	22/6 excess of £200,000 (d)	20/- net as be- fore.	17/6 net as be- fore.
American Line.....	80/-			
White Star.....	50/- F. P. A. (c)			
Furness, Withy & Co. & Man- chester Liners.....	6 Gs.	6 Gs.	£6.	110/- and 5½ Gs.
Hamburg-American.....	Deutschland 27£6 t.l.o. (e)	Deutschland 25£- t.l.o.	Deutschland, Amerika 20£- t.l.o.	Amerika 25£- t.l.o. (f) G.A. & S-. (g).
Leyland.....	Believe only a small amount insured in these years, but rates are not obtainable.			
N. German-Lloyd.....	60£-	55£-	50£-	45£- and 50£-
Cunard.....	No. 1-5 50£- Rest 60£- All risks but no R.D.C. (h)	No. 1-5 55£- Rest 60£- All risks.	No. 1-2 45£- No. 3-7 50£- Rest 60£- All risks.	As 1905.

(a) Rates on Hulls (sheets Nos. 1 and 2) are given in shillings, pounds, and guineas per £100, (equal \$486). Example 80£ (eighty shillings) equal \$19.47. Guinea is 21£.

(b) Numbers of ships selected for insurance at rates quoted.

(c) F.P.A. means "Free of particular average."

(d) Owners carry insurance themselves up to £200,000. on each ship.

(e) T.L.O. means "Total loss only".

(f) G.A. means "General average" indicating loss or damage incurred for benefit of ship and cargo.

(g) S.C. means "Salvage charges", indicating cost of assisting vessels in distress.



## HULLS

1907.	1908.	1909.	1910.	1911.	1912.
As 1906.	(b) No. 1-7 80/- Rest 90/-	No. 1-7 80/- No. 8-10 85/- Rest 90/-	1-7 87/6 8-10 92/6 Rest £5	As 1910.	1-8 87/6 9-11 92/6 Rest £5
15/- net as before.	15/- net as before.	15/- net as before.	As 1909.	As 1909.	As 1909.
4 Gs.	80/-	80/-	88/- net.	97/6 net.	£6
Deutschland 55/- all risks. Amerika 25/- as 1906.	Entire fleet. 20/- t.l.o. and GA.	Entire fleet. 20/- t.l.o. and GA.	As 1909.	As 1909.	As 1909.
45/-	No. 1 & 2 40/- No. 3-4 2 Gs.	No. 1-5 40/- No. 6 45/-	40/-	35/- net.	Not renewed yet.
No. 1-4 45/- No. 5-9 50/- Rest 60/- All risks.	No. 1-9 45/- Rest 60/- All risks.	No. 1-2 60/- No. 3-9 45/- No. 10-12 50/-	1-2 50/- 3-8 55/- 9-10 60/- Rest 70-	As 1910.	1-2 50\$- 3-10 55\$- 11-12 65\$- 13-14 80\$- 15 £5 Rest 70\$-

(h) R.D.C. means "Collision clause", indicating damage done to vessels by collision.

Where Underwriters quote a rate on Hulls, 10% and 5% is usually allowed, 10% to the shipowner and 5% to the broker.

In certain cases change in policy conditions account for change in rates, these are affected by a variety of conditions, ownership, new ships, &c.

Insurance not covered by Underwriters is undertaken by an Indemnity club, a mutual association of ship owners who take certain risks, such as under 3%, accidents to crew, &c.

Difference in rates some times occur through competition between Underwriters.



PROVISION

—	Year	Liverpool		London		Glasgow		Bristol		Dublin	
		P.	G.	P.	G.	P.	G.	P.	G.	P.	G.
		cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.
May 1 to September 15.....	1903	21 $\frac{1}{4}$	26 $\frac{1}{4}$	22 $\frac{3}{4}$	31	22 $\frac{1}{2}$	27 $\frac{1}{2}$	22 $\frac{1}{2}$	27 $\frac{1}{2}$	25	30
	1904	21 $\frac{1}{4}$	26 $\frac{1}{4}$	22 $\frac{3}{4}$	27 $\frac{3}{4}$	22 $\frac{1}{2}$	27 $\frac{1}{2}$	22 $\frac{1}{2}$	27 $\frac{1}{2}$	30	30
	1905	17 $\frac{1}{2}$	22 $\frac{1}{2}$	20	25	22 $\frac{1}{2}$	25	20	25	20	25
	1906	25	25	25	25	25	25	25	25	25	25
	1907	25	25	25	25	25	25	25	25	25	25
September 30.....	1903	25	30	26 $\frac{3}{4}$	31 $\frac{3}{4}$	27 $\frac{1}{2}$	32 $\frac{1}{4}$	25	30	30	35
	1904	25	30	27 $\frac{3}{4}$	32 $\frac{3}{4}$	27 $\frac{1}{2}$	32 $\frac{1}{4}$	27 $\frac{1}{2}$	32 $\frac{1}{2}$	37 $\frac{1}{2}$	42 $\frac{1}{2}$
	1905	17 $\frac{1}{2}$	22 $\frac{1}{2}$	20	25	22 $\frac{1}{2}$	25	20	25	20	25 $\frac{1}{2}$
	1906	25	25	30	30	30	30	30	30	30	30
	1907	25	25	30	30	30	30	30	30	30	30
October 15.....	1903	28 $\frac{3}{4}$	33 $\frac{3}{4}$	32 $\frac{3}{4}$	37 $\frac{3}{4}$	33 $\frac{3}{4}$	38 $\frac{1}{4}$	30	35	40	45
	1904	28 $\frac{3}{4}$	33 $\frac{3}{4}$	30 $\frac{3}{4}$	35 $\frac{3}{4}$	31 $\frac{1}{4}$	36 $\frac{1}{4}$	30	35	35	40
	1905	25	27 $\frac{1}{4}$	25	27 $\frac{1}{2}$	27 $\frac{1}{2}$	27 $\frac{1}{2}$	27 $\frac{1}{2}$	27 $\frac{1}{2}$	25	27 $\frac{1}{2}$
	1906	35	35	35	35	35	35	35	35	35	35
	1907	35	35	35	35	35	35	35	35	35	35
October 30.....	1903	35	40	40	45	41 $\frac{1}{4}$	46 $\frac{1}{4}$	37 $\frac{1}{4}$	42 $\frac{1}{4}$	50	55
	1904	32 $\frac{1}{2}$	37 $\frac{1}{2}$	35 $\frac{3}{4}$	40 $\frac{3}{4}$	36 $\frac{1}{2}$	41 $\frac{1}{4}$	35	40	42 $\frac{1}{2}$	47 $\frac{1}{2}$
	1905	27 $\frac{1}{2}$	30	27 $\frac{1}{2}$	31 $\frac{1}{4}$	30	37 $\frac{1}{2}$	32 $\frac{1}{2}$	35	27 $\frac{1}{2}$	21 $\frac{1}{2}$
	1906	45	45	45	45	45	45	45	45	45	45
	1907	45	45	45	45	45	45	45	45	45	45
November 15.....	1903	51 $\frac{1}{4}$	56 $\frac{1}{4}$	57 $\frac{3}{4}$	63 $\frac{3}{4}$	60	67 $\frac{1}{2}$	52 $\frac{1}{2}$	57 $\frac{1}{2}$	70	75
	1904	42 $\frac{1}{2}$	47 $\frac{1}{2}$	47 $\frac{3}{4}$	59	50	55	42 $\frac{1}{2}$	47 $\frac{1}{2}$	57 $\frac{1}{2}$	62 $\frac{1}{2}$
	1905	42	45	52 $\frac{1}{2}$	55	47 $\frac{1}{2}$	50	47 $\frac{1}{2}$	52 $\frac{1}{2}$	52	55
	1906	55	55	55	55	55	55	55	55	55	55
	1907	55	55	55	55	55	55	55	55	55	55
Nov. 25 or close.....	1903	75	80	83 $\frac{1}{4}$	97	75	80	75	80	\$1.00	\$1.30
	1904	62 $\frac{1}{2}$	67 $\frac{1}{2}$	62 $\frac{3}{4}$	67 $\frac{3}{4}$	56 $\frac{1}{4}$	61 $\frac{1}{4}$	75	80	62 $\frac{1}{2}$	67 $\frac{1}{2}$
	1905	55	57 $\frac{1}{2}$	60	65	55	60	55	60	60	65
	1906	65	65	65	65	65	65	65	65	65	65
	1907	65	65	65	65	65	65	65	65	65	65

(a) Rates are shown in cents for each \$100 insured.



SESSIONAL PAPER No. 89

AND GRAIN.

Leith		Cardiff		Manchester		Halifax and St. John, N.B.		New York and Boston		Furness and Manchester Line Boats from Halifax and St. John.	
P.	G.	P.	G.	P.	G.	P.	G.	P.	G.	P.	G.
cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.
30	35	.....	.....	35	40	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	35	.....	.....	35	40	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
25	30	.....	.....	30	35	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	30	.....	.....	35	35	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	30	.....	.....	32 $\frac{1}{2}$	32 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
35	40	.....	.....	40	45	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
37 $\frac{1}{2}$	42 $\frac{1}{2}$	.....	.....	37 $\frac{1}{2}$	42 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
25 $\frac{1}{2}$	30	.....	.....	30	35	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
35	35	.....	.....	40	40	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
35	35	.....	.....	37 $\frac{1}{2}$	37 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
45	50	.....	.....	50	55	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
40	45	.....	.....	42 $\frac{1}{2}$	47 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	32 $\frac{1}{2}$	.....	.....	40	45	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
40	40	.....	.....	45	45	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
40	40	.....	.....	42 $\frac{1}{2}$	42 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
55	60	.....	.....	60	65	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
47 $\frac{1}{2}$	52 $\frac{1}{2}$	.....	.....	55	60	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
32 $\frac{1}{2}$	36 $\frac{1}{2}$	.....	.....	45	50	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
50	50	.....	.....	55	55	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
50	50	.....	.....	52 $\frac{1}{2}$	52 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
75	80	.....	.....	75	80	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
62 $\frac{1}{2}$	67 $\frac{1}{2}$	.....	.....	80	85	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
57 $\frac{1}{2}$	60	.....	.....	67 $\frac{1}{2}$	72 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
60	65	.....	.....	65	65	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
60	65	.....	.....	62 $\frac{1}{2}$	62 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
\$1.05	\$1.35	.....	.....	\$1.05	\$.45	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
67 $\frac{1}{2}$	72 $\frac{1}{2}$	.....	.....	90	95	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
65	70	.....	.....	85	90	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
70	75	.....	.....	75	75	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
70	75	.....	.....	72 $\frac{1}{2}$	72 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30



3 GEORGE V., A. 1913

PROVISION

—	Year	Liverpool		London		Glasgow		Bristol		Dublin	
		P.	G.	P.	G.	P.	G.	P.	G.	P.	G.
		cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.
May 1 to September 15.....	1908	25	25	25	25	25	25	25	25	25	25
	1909	30	30	30	30	35	30	30	30	30	30
	1910	24	27		27		27		27		27
	1911	20	25	20	25	20	25	20	25	20	25
	1912 <sup>b</sup>	20	25	20	25	20	25	20	25	20	25
September 30.....	1908	30	30	30	30	30	30	30	30	30	30
	1909	35	35	35	35	35	35	35	35	35	35
	1910	24	27	24	27	24	27	24	27	24	27
	1911	22½	27½	22½	27½	22½	27½	22½	27½	22½	27½
	1912	22½	27½	22½	27½	22½	27½	22½	27½	22½	27½
October 15.....	1908	35	35	35	35	35	35	35	35	35	35
	1909	42½	42½	42½	42½	42½	42½	42½	42½	42½	42½
	1901	30	36	30	36	30	36	30	36	30	36
	1911	25	30	25	30	25	30	25	30	25	20
	1912	25	30	25	30	25	30	25	30	25	30
October 30.....	1908	45	45	45	45	45	45	45	45	45	45
	1909	55	55	55	55	55	55	55	55	55	55
	1910	40	45	40	45	40	45	40	45	40	45
	1911	32½	37½	32½	37½	32½	37½	32½	37½	32½	37½
	1912	32½	37½	32½	37½	32½	37½	32½	37½	32½	37½
November 15.....	1908	55	55	55	55	55	55	55	55	55	55
	1909	65	65	65	65	65	65	65	65	65	65
	1910	40	55	50	55	50	55	50	55	50	55
	1911	35	40	35	40	35	40	35	40	35	40
	1912	35	40	35	40	35	40	35	40	35	40
Nov. 25 or close.....	1908	65	65	65	65	65	65	65	65	65	65
	1909	75	75	75	75	75	75	75	75	75	75
	1910	60	65	60	65	60	65	60	65	60	65
	1911	40	45	40	45	40	45	40	45	40	45
	1912	40	45	40	45	40	45	40	45	40	45

(a) Rates are shown in cents for each \$100 insured.

(b) Differences in Rates sometimes occur through competition between Underwriters—refer table 8.



SESSIONAL PAPER No. 89

AND GRAIN.

Leith		Cardiff		Manchester		Halifax and St. John, N.B.		New York and Boston		Furness and Manchester Line Boats from Halifax and St. John.	
P.	G.	P.	G.	P.	G.	P.	G.	P.	G.	P.	G.
cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.	cts.
30	30	.....	.....	32 $\frac{1}{2}$	32 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
35	35	.....	.....	35	35	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	32	.....	.....	30	35	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
25	30	.....	.....	27 $\frac{1}{2}$	32 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
25	30	.....	.....	27 $\frac{1}{2}$	32 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
35	35	.....	.....	37 $\frac{1}{2}$	37 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
40	40	.....	.....	40	40	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	32	.....	.....	35	35	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
27 $\frac{1}{2}$	32 $\frac{1}{2}$	.....	.....	27 $\frac{1}{2}$	31 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
27 $\frac{1}{2}$	32 $\frac{1}{2}$	.....	.....	27 $\frac{1}{2}$	32 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
40	40	.....	.....	42 $\frac{1}{2}$	42 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
50	50	.....	.....	50	50	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
35	41	.....	.....	40	42 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	35	.....	.....	32 $\frac{1}{2}$	37 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
30	35	.....	.....	32 $\frac{1}{2}$	37 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
50	50	.....	.....	52 $\frac{1}{2}$	52 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15 $\frac{1}{2}$	27 $\frac{1}{2}$	30
60	60	.....	.....	60	60	22	12 $\frac{1}{2}$	12 $\frac{1}{2}$	15 $\frac{1}{2}$	27 $\frac{1}{2}$	30
40	50	.....	.....	45	52 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
37 $\frac{1}{2}$	42 $\frac{1}{2}$	.....	.....	40	45	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
37 $\frac{1}{2}$	42 $\frac{1}{2}$	.....	.....	40	45	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
60	60	.....	.....	62 $\frac{1}{2}$	62 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
70	70	.....	.....	70	70	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	6 27 $\frac{1}{2}$	30
55	60	.....	.....	60	62 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
40	45	.....	.....	45	50	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
40	45	.....	.....	45	50	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
70	70	.....	.....	72 $\frac{1}{2}$	72 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
80	80	.....	.....	80	80	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
70	70	.....	.....	70	72 $\frac{1}{2}$	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
50	55	.....	.....	50	55	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30
50	55	.....	.....	50	55	20	22 $\frac{1}{2}$	12 $\frac{1}{2}$	15	27 $\frac{1}{2}$	30







SESSIONAL PAPER No. 89

## DEVIATION CLAUSE

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on

Held covered in case of any breach of warranty as to cargo, trade, locality or date of sailing, provided notice be given and any additional premium required be agreed immediately after receipt of advices.

Warranted free from capture, seizure, and detention, the consequences thereof, or of any attempt thereat, unless arising from piracy or barratry, and from all consequences of hostilities or warlike operations, whether before or after declaration of war.

TOUCHING the Adventures and Perils which we the Assurers are contented to bear and to take upon us in this Voyage they are of the Seas Men-of-War, Fire Enemies, Pirates, Rovers, Thieves, Jettisons Letters Mart and Counter-mart, Surprisals, Takings, at Sea, Arrests, Restraints, Detainments, of all Kings, Princes, and People, of what nation Condition, or Quality, soever Barratry, of the Master and Mariners and of all other Perils, Losses and Misfortunes, that have or shall come to the Hurt Detriment or Damage of the said Goods and Merchandises and Ship, &c., or any part thereof, And in case of any loss or Misfortune it shall be lawful to the Assured, their Factors, Servants and Assigns to sue Labour and travel for in and about the Defence, Safeguard, and Recovery of the said Goods and Merchandises and Ship, &c., or any part thereof, without prejudice to this Insurance to the Charges whereof we the Assurers will contribute each one according to the Rate and Quantity of his Sum herein assured. And it is expressly declared and agreed that no acts of the Insurer or Insured in recovering, saving or preserving the property insured shall be considered as a waiver or acceptance of abandonment. And it is agreed by us the Insurers that this Writing or Policy of Assurance shall be of as much Force and Effect, as the surest Writing or Policy of Assurance heretofore made in Lombard Street or in the Royal Exchange or elsewhere in London. And so we the Assurers are contented and do hereby promise and bind ourselves each one and for his own Part our Heirs Executors and Goods to the Assured their Executors, Administrators and Assigns for the true Performance of the Premises confessing ourselves paid the Consideration due unto us for this Assurance by the Assured.

at and after the Rate of

IN WITNESS whereof we the Assurers have subscribed our Names and Sums assured in London.

N.B.—Corn, Fish, Fruit, Flour, and Seed are warranted free from Average unless General or the ship be stranded, Sugar, Tobacco, Hemp, Flax, Hides and Skins, are warranted free from Average under Five Pounds per cent, and all other Goods also the Ship and Freight are warranted free from Average under Three Pounds per cent unless general or the Ship be stranded sunk or on fire.

EXTRACT of letter from Willis Faber & Co., respecting tramps:—

“The extra rate generally charged on tramp steamers for one round voyage “to the St. Lawrence in the summer has been 21s., subject to warranty of sailing “from the St. Lawrence not later than 30th September. For later sailings “anything up to 3gs% extra has been paid according to the steamer and the “lateness of the sailing. It is not possible for us to tell you anything in the “shape of a fixed scale of rates, each case being treated on its merits. Such “tramp steamers as we have been able to trace having had extra premiums “paid on them, made voyages not to the River, but to the Gulf of St. Lawrence. “The objective point of such steamers is generally Chaleur Bay or some other “place in the Canadian Provinces where wood cargoes are to be obtained.”



COMPARISON of Insurance Rates on Cargo

Year.		RATES VIA ST. LAWRENCE TO							
		Allan.		Dominion.		Can. Pacific.		Thomson.	
		Provi- sions.	Grain.	Provi- sions.	Grain.	Provi- sions.	Grain.	Provi- sions.	Grain.
1906	Summer rate.....	25	25	25	25	25	25	25	25
	Average season rate.....	32½	32½	32½	32½	32½	32½	32½	32½
1907	Summer rate.....	25	25	25	25	25	25	25	25
	Average season rate.....	32½	32½	32½	32½	32½	32½	32½	32½
1908	Summer rate.....	25	25	25	25	25	25	25	25
	Average season rate.....	32½	32½	32½	32½	32½	32½	32½	32½
1909	Summer rate.....	27½	27½	27½	27½	27½	27½	27½	27½
	Average season rate.....	35	35	35	35	35	35	35	35
1910	Summer rate.....	24	27	24	27	24	27	24	27
	Average season rate..	31½	34½	31½	34½	31½	34½	31½	34½
1911	Summer rate.....	20	25	20	25	20	25	20	25
	Average season rate.....	25½	30	25½	30	25½	30	25½	30
1912	Summer rate.....	(b) 17½	20	17½	20	17½	20	17½	20
	Average season rate..	23	25½	23	25½	23	25½	23	25½

(a) Rates are shown in cents for each \$100 insured.  
(b) Differences in rates sometimes occur through competition between Underwriters—refer table 3a.



via St. Lawrence & via New York, &c.

UNITED KINGDOM.					RATES VIA NEW YORK, BOSTON, ETC.				
Donaldson.		Manchester.		Tramp Steamers.	1st Class Liners. 2nd Class Liners all the year round.				Tramp Steamers.
Provi- sions.	Grain.	Provi- sions.	Grain.	Full Cargoes Grain.	Provi- sions.	Grain.	Provi- sions.	Grain.	Full Cargoes Grain.
25	25	30	30	75	15	17½	17½	20	37½
32½	32½	40	40	95					50
25	25	30	30	75	15	17½	17½	20	37½
32½	32½	40	40	95					50
25	25	30	30	62½	15	17½	17½	20	37½
32½	32½	40	40	80					50
27½	27½	30	30	62½	15	17½	17½	20	37½
35	35	39	39	80					50
24	27	27½	30	62½	12½	15	15	17½	37½
31½	34½	36½	39	80					50
20	25	22½	27½	62½	12½	15	15	17½	37½
25½	30	28	33	80					50
17½	20	20	25	50	12½	15	15	17½	37½
23	25½	26½	32½	61					50



COMPARISON OF MARINE INSURANCE RATES ON GRAIN FROM MONTREAL AND FROM NEW YORK, IN THE YEARS 1900 AND 1912.

The estimated value of grain that will be shipped from Montreal in 1912 may be taken at \$25,000,000.

The average season rate from Montreal in 1900, was.....	56 cents.
The average season rate from Montreal in 1912, is.....	25½ “
The rate from New York, in 1900, was.....	20 “
The rate from New York, in 1912, is.....	15 “

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A.	In 1900, \$25,000,000 would have been insured at 56c.or	\$140,000
MONTREAL	In 1912, \$25,000,000 insured at 25½c.....	63,750
1900 v 1912.	Or, saving in cost, compared with 1900, of.....	<u>\$ 76,250</u>

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B.	In 1900, the rate via Montreal, was.....	56 cts.
MONTREAL	In 1900, the rate via New York, was.....	20 “
v		<hr/>
NEW YORK	Extra cost via Montreal.....	36 cts.
1900 & 1912.	Representing on \$25,000,000.....	\$ 90,000
	In 1912, the rate via Montreal, is.....	25½ cts
	In 1912, the rate via New York, is.....	15 “
		<hr/>
	Extra cost via Montreal.....	10½ “
	Representing on \$25,000,000.....	\$ 26,250
	Showing reduction in extra cost in 1912 of.....	<u>\$ 63,750</u>



SESSIONAL PAPER No. 89

MINIMUM NET INSURANCE rates on Exports by Steamers from the opening of Navigation 1900 to 1906.

From Montreal to direct ports in the U. K. not north of London on the East coast.

CLASS "A" STEAMERS OF THE ALLAN LINE.

1900. Sailings.	Rates net Provisions and Mdse.		Gram.	
	\$	cts.	\$	ct
May 1 to Sept. 15.....	0	40	0	45
Sept. 16 to Sept. 30.....	0	45	0	50
Oct. 1 to Oct. 15.....	0	50	0	60
Oct. 16 to Oct. 31.....	0	60	0	70
Nov. 1 to Nov. 10.....	0	70	0	80
Nov. 11 to Nov. 20.....	0	80	1	00
Nov. 21 (Close of navigation).....	1	00	1	20

CLASS "B"—DOMINION LINE STEAMERS TO LIVERPOOL AND STEAMERS OF DONALDSON AND JOHNSTON LINES.

May 1 to Sept. 15.....	0	45	0	50
Sept. 16 to Sept. 30.....	0	50	0	60
Oct. 1 to Oct. 15.....	0	60	0	70
Oct. 16 to Oct. 31.....	0	70	0	80
Nov. 1 to Nov. 10.....	0	80	0	90
Nov. 11 to Nov. 20.....	0	90	1	10
Nov. 20 (Close of navigation).....	1	10	1	30

CLASS "C" STEAMERS OF THOMPSON, ELDER DEMPSTER, HEAD (ULSTER S.S. CO.) LEYLAND AND LORD (IRISH SHIPOWNERS CO. LTD.) LINES.

May 1 to Sept. 15.....	0	50	0	55
Sept. 16 to Sept. 30.....	0	55	0	65
Oct. 1 to Oct. 15.....	0	65	0	75
Oct. 16 to Oct. 31.....	0	75	0	85
Nov. 1 to Nov. 10.....	0	85	0	95
Nov. 11 to Nov. 20.....	1	00	1	20
Nov. 21 (Close of navigation).....	1	20	1	40

CLASS "D"—STEAMERS OF MANCHESTER LINE AND HAMBURG-AMERICAN PACKET CO. AND STEAMERS "CEBRIANA" "SYLVIANA" AND "DALTON HALL" OF THE HANSA ST. LAWRENCE LINE.

May 1 to Sept. 15.....	0	60	0	65
Sept. 16 to Sept. 30.....	0	65	0	75
Oct. 1 to Oct. 15.....	0	75	0	85
Oct. 16 to Oct. 31.....	0	85	0	95
Nov. 1 to Nov. 10.....	1	05	1	15
Nov. 11 to Nov. 20.....	1	25	1	45
Nov. 21 (Close of navigation).....	1	45	1	65



3 GEORGE V., A. 1913

CLASS "E"—OTHER STEAMERS (INCLUDING THOSE CHARTERED BY THE ABOVE LINES) 100 A1 TRIPLE, BUILT NOT BEFORE 1890.

1900. Sailings.	Carrying Gross of grain.	Reg. or upwards parcels grain.	
		\$ cts.	\$ cts.
May. 1 to Sept. 15.....	0 70	0 80	1 00
Sept. 16 to Sept. 30.....	0 80	0 90	1 10
Oct. 1 to Oct. 15.....	0 90	1 00	1 20
Oct. 16 to Oct. 31.....	1 00	1 20	1 50
Nov. 1 to Nov. 10.....	1 25	1 50	2 00
Nov. 11 to Nov. 20.....	1 50	1 75	2 25
Nov. 21 to (Close of navigation).....	2,00	2 50	3 00

\*Rates are shown in dollars and cents for each \$100 insured.

1901. Sailings.	Provisions and Mdse.	Grain.	1902. Provisions and Mdse.	Grain.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
May 1 to Sept. 15.....	0 25	0 40	0 32½	0 40
Sept. 16 to Sept. 30.....	0 30	0 45	0 32½	0 45
Oct. 1 to Oct. 15.....	0 35	0 50	0 37½	0 50
Oct. 16 to Oct. 31.....	0 45	0 60	0 42½	0 60
Nov. 1 to Nov. 10.....	0 57½	0 70	0 47	0 70
Nov. 11 to Nov. 20.....	0 65	0 80	0 52	0 80
Nov. 21. (Close of navigation). . . . .	0 80	1 20	0 80	1 20
<i>Per Dominion and C. P. R. Lines.</i>				
May 1 to Sept. 15.....	0 40	0 45	0 35	0 45
Sept. 16 to Sept. 30.....	0 42½	0 50	0 35	0 50
Oct. 1 to Oct. 15.....	0 50	0 60	0 45	0 60
Oct. 16 to Oct. 31.....	0 55	0 70	0 50	0 70
Nov. 1 to Nov. 10.....	0 70	0 80	0 57½	0 80
Nov. 11 to Nov. 20.....	0 80	0 90	0 62½	0 90
Nov. 21. (Close of navigation). . . . .	1 00	1 30	1 00	1 30
<i>Per Thompson Line.</i>				
May 1 to Sept. 15.....	0 40	0 50	0 35	0 50
Sept. 16 to Sept. 30.....	0 42½	0 55	0 35	0 55
Oct. 1 to Oct. 15.....	0 50	0 65	0 45	0 65
Oct. 16 to Oct. 31.....	0 60	0 75	0 50	0 75
Nov. 1 to Nov. 10.....	0 70	0 85	0 57½	0 85
Nov. 11 to Nov. 20.....	0 80	1 00	0 62½	1 00
Nov. 21. (Close of navigation). . . . .	1 00	1 30	1 00	1 30
<i>Per Donaldson Line.</i>				
May 1 to Sept. 15.....	0 35	0 45	0 35	0 45
Sept. 16 to Sept. 30.....	0 42½	0 50	0 35	0 50
Oct. 1 to Oct. 15.....	0 47½	0 60	0 42½	0 60
Oct. 16 to Oct. 31.....	0 55	0 70	0 50	0 70
Nov. 1 to Nov. 10.....	0 60	0 80	0 57½	0 80
Nov. 11 to Nov. 20.....	0 75	0 90	0 62½	0 90
Nov. 21. (Close of navigation). . . . .	1 00	1 30	1 00	1 30
<i>Per Manchester Line.</i>				
May 1 to Sept. 15.....	0 52½	0 60	0 45	0 60
Sept. 16 to Sept. 30.....	0 65	0 65	0 45	0 65
Oct. 1 to Oct. 15.....	0 57½	0 75	0 55	0 75
Oct. 16 to Oct. 31.....	0 67½	0 85	0 65	0 85
Nov. 1 to Nov. 10.....	0 77½	1 05	0 75	1 05
Nov. 11 to Nov. 20.....	0 85	1 25	0 80	1 25
Nov. 21. (Close of navigation). . . . .	1 05	1 45	1 05	1 45



SESSIONAL PAPER No. 89

1903. Sailings.	Provisions and Mdse.	Grain.	1904. Provisions and Mdse.	Grain.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Allan and Dominion Lines.</i>				
May 1 to Sept. 15.....	0 20	0 25	0 20	0 25
Sept. 16 to Sept. 30.....	0 25	0 30	0 22½	0 27½
Oct. 1 to Oct. 15.....	0 27½	0 32½	0 27½	3 20½
Oct. 16 to Oct. 31.....	0 32½	0 37½	0 30	0 35
Nov. 1 to Nov. 10.....	0 42½	0 47½	0 35	0 40
Nov. 11 to Nov. 20.....	0 50	0 55	0 42½	0 47½
Nov. 21. (Close of navigation).....	0 75	0 80	0 50	0 55
<i>Per C. P. R. Line.</i>				
May 1 to Sept. 15.....	0 22½	0 27½	0 22½	0 27½
Sept. 1 to Sept. 30.....	0 25	0 30	0 27½	0 32½
Oct. 1 to Oct. 15.....	0 30	0 35	0 30	0 35
Oct. 16 to Oct. 31.....	0 37½	0 42½	0 35	0 40
Nov. 1 to Nov. 10.....	0 54	0 50	0 40	0 45
Nov. 11 to Nov. 20.....	0 52½	0 57½	0 42½	0 47½
Nov. 21. (Close of navigation).....	0 75	0 80	0 75	0 80
<i>Per Thompson Line.</i>				
May 1 to Sept. 15.....	0 25	0 30	0 25	0 30
Sept. 16 to Sept. 30.....	0 30	0 35	0 32½	0 7½
Oct. 1 to Oct. 15.....	0 40	0 45	0 35	0 40
Oct. 16 to Oct. 31.....	0 50	0 55	0 42½	0 47½
Nov. 1 to Nov. 10.....	0 60	0 65	0 47	0 52
Nov. 11 to Nov. 20.....	0 70	0 75	0 57½	0 62½
Nov. 20. (Close of navigation).....	1 00	1 30	0 62½	0 67½
<i>Per Donaldson Line.</i>				
May 1 to Sept. 15.....	0 25	0 30	0 25	0 30
Sept. 16 to Sept. 30.....	0 30	0 35	0 32½	0 37½
Oct. 1 to Oct. 15.....	0 40	0 45	0 35	0 40
Oct. 16 to Oct. 31.....	0 50	0 55	0 42½	0 47½
Nov. 1 to Nov. 10.....	0 60	0 65	0 47	0 52
Nov. 11 to Nov. 20.....	0 70	0 80	0 57½	0 62½
Nov. 20. (Close of navigation).....	0 75	0 80	0 62½	0 67½
<i>Per Manchester Line.</i>				
May 1 to Sept. 15.....	0 35	0 40	0 35	0 40
Sept. 16 to Sept. 30.....	0 40	0 45	0 37½	0 42½
Oct. 1 to Oct. 15.....	0 50	0 55	0 42½	0 47½
Oct. 16 to Oct. 31.....	0 60	0 65	0 55	0 60
Nov. 11 to Nov. 20.....	0 75	0 80	0 80	0 65
Nov. 1 to Nov. 10.....	0 75	0 80	0 60	0 65
Nov. 21. (Close of navigation).....	1 05	1 45	0 90	0 95



1905. Sailings.	Provisions and Mdse.	Grain.	1906. Provisions and Mdse.	Grain.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>To Liverpool per Allan, C. P. R. and Dominion Lines.</i>				
May 1 to Sept. 15.....	0 17½	0 22½	0 25	Same rates as provisions.
Sept. 16 to Sept. 30.....	0 17½	0 22½	0 30	
Oct. 1 to Oct. 15.....	0 25	0 27½	0 35	
Oct. 16 to Oct. 31.....	0 27½	0 30	0 45	
Nov. 1 to Nov. 10.....	0 35	0 37½	0 50	
Nov. 11 to Nov. 20.....	0 42½	0 45	0 55	
Nov. 21. (Close of navigation).....	0 55	to 15th. 0 57½ to 25th.	0 65	
<i>To London per Allan, C. P. R. and Thompson Lines.</i>				
May 1 to Sept. 15.....	0 20	0 25	0 25	
Sept. 16 to Sept. 30.....	0 20	0 25	0 30	
Oct. 1 to Oct. 15.....	0 25	0 27½	0 35	
Oct. 16 to Oct. 31.....	0 27½	0 33⅛	0 45	
Nov. 1 to Nov. 10.....	0 45	0 45	0 45	
Nov. 11 to Nov. 20.....	0 52½	0 55	0 55	
Nov. 21. (Close of navigation).....	0 60	to 15th. 0 65 to 25th.		
<i>To Glasgow per Allan and Donaldson Lines.</i>				
May 1 to Sept. 15.....	0 22½	0 25	0 25	
Sept. 16 to Sept. 20.....	0 22½	0 25	0 30	
Oct. 1 to Oct. 15.....	0 27½	0 27½	0 35	
Oct. 16 to Oct. 31.....	0 30	0 37½	0 45	
Nov. 1 to Nov. 10.....	0 37½	0 45	0 50	
Nov. 11 to Nov. 20.....	0 47½	0 50	0 55	
Nov. 21. (Close of navigation).....	0 55	to 15th. 0 60 to 25th.	0 65	
<i>To Bristol per C. P. R. and Dominion Lines.</i>				
May 1 to Sept. 15.....	0 20	0 25	0 25	
Sept. 16 to Sept. 30.....	0 20	0 25	0 30	
Oct. 1 to Oct. 15.....	0 27½	0 27½	0 35	
Oct. 16 to Oct. 31.....	0 32½	0 35	0 45	
Nov. 1 to Nov. 10.....	0 40	0 47½	0 47½	
Nov. 11 to Nov. 20.....	0 47½	0 52½	0 55	
Nov. 21. (Close of navigation).....	0 55	to 15th. 0 60 to 25th.	0 65	
<i>To Manchester per Manchester Line.</i>				
May 1 to Sept. ....	6 30	0 35	0 35	
Sept. 15 to Sept. 30.....	0 30	0 35	0 40	
Oct. 1 to Oct. 15.....	0 40	0 45	0 45	
Oct. 16 to Oct. 31.....	0 45	0 50	0 55	
Nov. 1 to Nov. 10.....	0 55	0 60	0 65	
Nov. 11 to Nov. 20.....	0 67½	0 72½	0 65	
Nov. 21. (Close of navigation).....	0 85	to 15th. 0 90 to 25th.	0 75	

(Rates for 1907 same as 1906, except Manchester which rates are 2½ cents less all through).







